

**Richard M. Weaver & Associates**  
5601 Airport Freeway  
Fort Worth, TX 76117

Bar Number: 21010820  
Phone: (817) 222-1108

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re: **Erika Antoinette Kennedy**  
3104 Bloomfield Court  
Plano, TX 75093

xxx-xx-8270

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Case No: **18-45078-13**

Date: **1/11/2019**

Chapter 13

Debtor(s)

**DEBTOR'S(S) CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$4,300.00**

Plan Term: **60 months**

Plan Base: **\$258,000.00**

Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$480.54**

Monthly Disposable Income x ACP ("UCP"): **\$28,832.40**

Case No: 18-45078-13

Debtor(s): **Erika Antoinette Kennedy****MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I**  
**DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$4,300.00 per month, months 1 to 60.

For a total of \$258,000.00 (estimated "*Base Amount*").

First payment is due 1/27/2019.

The applicable commitment period ("*ACP*") is 60 months.

Monthly Disposable Income ("*DI*") calculated by *Debtor(s)* per § 1325(b)(2) is: \$480.54.

The Unsecured Creditors' Pool ("*UCP*"), which is  $DI \times ACP$ , as estimated by the *Debtor(s)*, shall be no less than:  
\$28,832.40.

*Debtor's(s)* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> <u>(MONTHS __ TO __)</u>	<u>TREATMENT</u> <u>\$__ PER MO.</u>
Attorney General/Child Support Division	\$2,550.00			Direct Pay
Marcus Sallis	\$0.00			Direct Pay

- C. **ATTORNEY FEES:** To Richard M. Weaver & Associates, total: \$3,700.00;  
\$1,550.00 Pre-petition; \$2,150.00 disbursed by the *Trustee*.

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Debtor(s): Erika Antoinette Kennedy

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Freedom Mortgage Corporation Homestead	\$18,981.00	6/1/18-12/1/18	0.00%	Month(s) 1-42	Pro-Rata

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Freedom Mortgage Corporation Homestead	59 month(s)	\$3,109.65	3/1/19

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Freedom Mortgage Corporation Homestead	\$6,219.30	1/1/19-2/1/19	0.00%	Month(s) 1-42	Pro-Rata

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
Conn's HomePlus Household Goods	\$2,031.00	\$1,000.00	0.00%		Pro-Rata
Conn's HomePlus Household Goods	\$1,661.00	\$500.00	0.00%		Pro-Rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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Debtor(s): **Erika Antoinette Kennedy**

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TREATMENT Pro-rata
<b>Preston Village HOA HOA</b>	<b>\$5,657.50</b>	<b>0.00%</b>	<b>Pro-Rata</b>

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
<b>Global Mex Trading LLC</b>	<b>2015 Mercedes C300</b>	<b>\$5,000.00</b>
<b>SNAP RTO LLC</b>	<b>Blue Chair</b>	<b>\$1,000.00</b>

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
<b>MOHELA/Debt of Ed</b>	<b>\$5,325.00</b>	<b>Direct Pay</b>	
<b>MOHELA/Debt of Ed</b>	<b>\$2,612.00</b>	<b>Direct Pay</b>	
<b>Nelnet Loans</b>	<b>\$1,790.00</b>	<b>Direct Pay</b>	
<b>Nelnet Loans</b>	<b>\$846.00</b>	<b>Direct Pay</b>	
<b>Nelnet Loans</b>	<b>\$812.00</b>	<b>Direct Pay</b>	
<b>Nelnet Loans</b>	<b>\$192.00</b>	<b>Direct Pay</b>	

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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
Capio Partners Llc	\$51.00	
Capital One	\$1,186.00	
Capital One	\$734.00	
Chase Auto Finance	\$500.00	
Citibank/Shell Oil	\$871.00	
Comenity Bank/Victoria Secret	\$814.00	
Conn's HomePlus	\$1,031.00	Unsecured portion of the secured debt (Bifurcated)
Conn's HomePlus	\$1,161.00	Unsecured portion of the secured debt (Bifurcated)
Crescent Bank & Trust, Inc.	\$500.00	
Fingerhut	\$1,611.00	
First Premier Bank	\$528.00	
Synchrony Bank/Care Credit	\$725.00	
Synchrony Bank/TJX	\$3,003.00	
United Revenue Corp	\$564.00	
United Revenue Corp	\$382.00	
TOTAL SCHEDULED UNSECURED:	<u>\$13,661.00</u>	

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 100%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
SNAP RTO LLC	Assumed	\$0.00		

**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the Trustee in the amount shown as "Disbursed By The Trustee" pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

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Debtor(s): **Erika Antoinette Kennedy**

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**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

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Debtor(s): **Erika Antoinette Kennedy**

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**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCH. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

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Debtor(s): **Erika Antoinette Kennedy**

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**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.



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1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

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**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Richard Weaver**

Richard Weaver, Debtor's(s') Attorney

\_\_\_\_\_  
Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Richard Weaver**

Richard Weaver, Debtor's(s') Counsel

**21010820**

State Bar Number

**/s/ Erika Antoinette Kennedy**

Erika Antoinette Kennedy, Debtor

Case No: 18-45078-13

Debtor(s): **Erika Antoinette Kennedy****CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **11th day of January, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **January 11, 2019****/s/ Richard Weaver**

Richard Weaver, Debtor's(s') Counsel

3439 Mcfarlin Units LLC  
920 E Park Blvd #210  
Plano, TX 75074

Care Credit  
PO Box 276  
Mailcode OH 3-425  
Dayton, OH 45401-0276

Conn's HomePlus  
xxxxx1130  
Attn: Bankruptcy  
PO Box 2358  
Beaumont, TX 77704

Attorney General of Texas  
Bankruptcy Section  
400 S Zang Blvd Ste 500  
Dallas, TX 75208-6640

Chase Auto Finance  
xxxxxxx7232  
National Bankruptcy Dept  
201 N Central Ave MS AZ1-1191  
Phoenix, AZ 85004

Crescent Bank & Trust, Inc.  
xxxxx2699  
Attn: Bankruptcy  
PO Box 61813  
New Orleans, LA 70161

Attorney General/Child Support  
Division  
xxxx6525  
Attn: Bankruptcy  
PO Box 12017  
Austin, TX 78711

Citibank/Shell Oil  
xxx8723  
Centralized Bankruptcy  
PO Box 790034  
St Louis, MO 63179

Dept of Ed/Aspire Resources Inc  
xxxxxxxxxxxx0001  
Attn: Bankruptcy  
PO Box 659705  
West Des Moines, IA 50265

Capio Partners Llc  
xxxx0245  
ATTN: Bankruptcy  
PO Box 3498  
Sherman, TX 75091

Codilis & Stawlarski PC  
650 N. Sam Houston Pkwy. East Ste  
450  
Houston, TX 77060

Erika Antoinette Kennedy  
3104 Bloomfield Court  
Plano, TX 75093

Capital One  
xxxxxxxxxxxx2096  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Comenity Bank/Victoria Secret  
xxxxxxxxxxxx6086  
Attn: Bankruptcy Dept  
PO Box 182125  
Columbus, OH 45318

FHA Single Family Loan Mtg -  
US Dept of Housing & Urban HUD  
801 Cherry St Unit 45  
Fort Worth, TX 76102-6882

Capital One  
xxxxxxxxxxxx5111  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Conn's HomePlus  
xxxxx1131  
Attn: Bankruptcy  
PO Box 2358  
Beaumont, TX 77704

Fingerhut  
xxxxxxxxxxxx9076  
Attn: Bankruptcy  
PO Box 1250  
Saint Cloud, MN 56395

Case No: 18-45078-13

Debtor(s): **Erika Antoinette Kennedy**

First Premier Bank  
 xxxxxxxxxxxx7546  
 Attn: Bankruptcy  
 PO Box 5524  
 Sioux Falls, SD 57117

MOHELA/Debt of Ed  
 xxxxxxxxxxxx0001  
 Attn: Bankruptcy  
 633 Spirit Dr  
 Chesterfield, MO 63005

Progressive Leasing  
 256 West Data Drive  
 Draper, UT 84020

Freedom Mortgage Corporation  
 xxxxxx2355  
 Attn: Bankruptcy  
 PO Box 50428  
 Indianapolis, IN 46250

Nelnet Loans  
 xxxxxxxxxxxx7874  
 Attn: Claims  
 PO Box 82505  
 Lincoln, NE 68501

Resource One Credit Union  
 xxxxxx0143  
 7518 Ferguson Rd  
 Attn: Bankruptcy Dept/ Sidney Burkins  
 Dallas, TX 75228

Global Mex Trading LLC  
 11520 N Central Expressway Ste 221  
 Dallas, TX 75243

Nelnet Loans  
 xxxxxxxxxxxx7974  
 Attn: Claims  
 PO Box 82505  
 Lincoln, NE 68501

Shelia Page  
 920 E Park Blvd #210  
 Plano, TX 75074

IRS  
 Centralized Insolvency Operations  
 PO Box 7346  
 Philadelphia, PA 19101-7346

Nelnet Loans  
 xxxxxxxxxxxx8074  
 Attn: Claims  
 PO Box 82505  
 Lincoln, NE 68501

Snap Finance  
 1760 W 2100 S#26561  
 Salt Lake City, UT 84199

IRS- Special Procedures Staff  
 Bankruptcy: Mail Code 502DAL  
 1100 Commerce Street RM 9a20  
 Dallas, TX 75242

Nelnet Loans  
 xxxxxxxxxxxx8174  
 Attn: Claims  
 PO Box 82505  
 Lincoln, NE 68501

SNAP RTO LLC  
 PO Box 26561  
 Salt Lake City, UT 84126

Ksa Servicing  
 xxxxxxxxxxxx0401  
 Attn: Bankruptcy Dept  
 PO Box 90759  
 Raleigh, NC 27675

NTTA  
 Violation Processing Center  
 PO Box 260928  
 Plano, TX 75026-0928

Stephanie Mullinax  
 1400 FM 424 #124  
 Crossroads, TX 76227

Marcus Sallis  
 711 Colten James Lane  
 Dallas, TX 75204

Pam Bassel  
 7001 Blvd. 26  
 North Richland Hills, TX 76180

Synchrony Bank/Care Credit  
 xxxxxxxxxxxx2375  
 Attn: Bankruptcy Dept  
 PO Box 965061  
 Orlando, FL 32896

MOHELA/Debt of Ed  
 xxxxxxxxxxxx0002  
 Attn: Bankruptcy  
 633 Spirit Dr  
 Chesterfield, MO 63005

Preston Village HOA  
 xxxxx0314  
 1800 Preston Park Blvd Ste 101  
 Plano, TX 75093

Synchrony Bank/TJX  
 xxxxxxxxxxxx4652  
 Attn: Bankruptcy Dept  
 PO Box 965060  
 Orlando, FL 32896

Case No: 18-45078-13

Debtor(s): **Erika Antoinette Kennedy**

---

United Revenue Corp  
xxx1868  
204 Billings St  
Suite 120  
Arlington, TX 76010

United Revenue Corp  
xxx6064  
204 Billings St  
Suite 120  
Arlington, TX 76010

US Dept of Education  
xxxxxxxxxxx1174  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

US Dept. of Hud - Title 1  
52 Corporate Circle  
Albany, NY 12203-5121

Usaa Federal Savings Bank  
xxxxxxxxxxx8330  
Attn: Bankruptcy  
10750 McDermott Freeway  
San Antonio, TX 78288

Veterans Adm. Dept of Veteran's  
Affairs  
Regional Office Finance Sec. (24)  
One Veterans Plaza  
701 Clay Avenue  
Waco, TX 76799-0001

Victoria Secret  
PO Box 659728  
San Antonio, Texas 78265-9728

**Richard M. Weaver & Associates**5601 Airport Freeway  
Fort Worth, TX 76117Bar Number: **21010820**Phone: **(817) 222-1108****IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: **Erika Antoinette Kennedy**  
3104 Bloomfield Court  
Plano, TX 75093

xxx-xx-8270

§  
§  
§  
§  
§CASE NO: **18-45078-13**

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS** DATED: **1/11/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$4,300.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$429.50	\$430.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$52.50	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$487.00</b>	<b>\$430.00</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$3,813.00</b>	<b>\$3,870.00</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Vehicles:

**\$0.00****CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Freedom Mortgage Corporation	Homestead	3/1/19	\$372,800.00	\$378,718.00	\$3,109.65

Payments for Current Post-Petition Mortgage Payments (Conduit):

**\$3,109.65**

Case No: 18-45078-13  
 Debtor(s): Erika Antoinette Kennedy

**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$0.00</b>
Debtor's Attorney, per mo:	<b>\$2,150.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$3,109.65</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$0.00</b>
Debtor's Attorney, per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 1/11/2019

/s/ Richard Weaver  
 Attorney for Debtor(s)

/s/ Erika Antoinette Kennedy  
 Debtor

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Erika Antoinette Kennedy**

*Debtor*

CASE NO. **18-45078-13**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on January 11, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Richard Weaver**

Richard Weaver  
Bar ID:21010820  
Richard M. Weaver & Associates  
5601 Airport Freeway  
Fort Worth, TX 76117  
(817) 222-1108

3439 Mcfarlin Units LLC  
920 E Park Blvd #210  
Plano, TX 75074

Capital One  
xxxxxxxxxxxx2096  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Citibank/Shell Oil  
xxx8723  
Centralized Bankruptcy  
PO Box 790034  
St Louis, MO 63179

Attorney General of Texas  
Bankruptcy Section  
400 S Zang Blvd Ste 500  
Dallas, TX 75208-6640

Capital One  
xxxxxxxxxxxx5111  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Codilis & Stawlski PC  
650 N. Sam Houston Pkwy. East Ste  
450  
Houston, TX 77060

Attorney General/Child Support Division  
xxxx6525  
Attn: Bankruptcy  
PO Box 12017  
Austin, TX 78711

Care Credit  
PO Box 276  
Mailcode OH 3-425  
Dayton, OH 45401-0276

Comenity Bank/Victoria Secret  
xxxxxxxxxxxx6086  
Attn: Bankruptcy Dept  
PO Box 182125  
Columbus, OH 45318

Capio Partners Llc  
xxxx0245  
ATTN: Bankruptcy  
PO Box 3498  
Sherman, TX 75091

Chase Auto Finance  
xxxxxxx7232  
National Bankruptcy Dept  
201 N Central Ave MS AZ1-1191  
Phoenix, AZ 85004

Conn's HomePlus  
xxxxx1131  
Attn: Bankruptcy  
PO Box 2358  
Beaumont, TX 77704



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Erika Antoinette Kennedy***Debtor*CASE NO. **18-45078-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Conn's HomePlus  
xxxxx1130  
Attn: Bankruptcy  
PO Box 2358  
Beaumont, TX 77704

Freedom Mortgage Corporation  
xxxxxx2355  
Attn: Bankruptcy  
PO Box 50428  
Indianapolis, IN 46250

MOHELA/Debt of Ed  
xxxxxxxxxxxxx0001  
Attn: Bankruptcy  
633 Spirit Dr  
Chesterfield, MO 63005

Crescent Bank & Trust, Inc.  
xxxxx2699  
Attn: Bankruptcy  
PO Box 61813  
New Orleans, LA 70161

Global Mex Trading LLC  
11520 N Central Expressway Ste 221  
Dallas, TX 75243

Nelnet Loans  
xxxxxxxxxxx7874  
Attn: Claims  
PO Box 82505  
Lincoln, NE 68501

Dept of Ed/Aspire Resources Inc  
xxxxxxxxxxxxx0001  
Attn: Bankruptcy  
PO Box 659705  
West Des Moines, IA 50265

IRS  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Nelnet Loans  
xxxxxxxxxxx7974  
Attn: Claims  
PO Box 82505  
Lincoln, NE 68501

Erika Antoinette Kennedy  
3104 Bloomfield Court  
Plano, TX 75093

IRS- Special Procedures Staff  
Bankruptcy: Mail Code 502DAL  
1100 Commerce Street RM 9a20  
Dallas, TX 75242

Nelnet Loans  
xxxxxxxxxxx8074  
Attn: Claims  
PO Box 82505  
Lincoln, NE 68501

FHA Single Family Loan Mtg -  
US Dept of Housing & Urban HUD  
801 Cherry St Unit 45  
Fort Worth, TX 76102-6882

Ksa Servicing  
xxxxxxxxxxx0401  
Attn: Bankruptcy Dept  
PO Box 90759  
Raleigh, NC 27675

Nelnet Loans  
xxxxxxxxxxx8174  
Attn: Claims  
PO Box 82505  
Lincoln, NE 68501

Fingerhut  
xxxxxxxxxxxxx9076  
Attn: Bankruptcy  
PO Box 1250  
Saint Cloud, MN 56395

Marcus Sallis  
711 Colten James Lane  
Dallas, TX 75204

NTTA  
Violation Processing Center  
PO Box 260928  
Plano, TX 75026-0928

First Premier Bank  
xxxxxxxxxxxxx7546  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

MOHELA/Debt of Ed  
xxxxxxxxxxxxx0002  
Attn: Bankruptcy  
633 Spirit Dr  
Chesterfield, MO 63005

Pam Bassel  
7001 Blvd. 26  
North Richland Hills, TX 76180

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Erika Antoinette Kennedy**

*Debtor*

CASE NO. **18-45078-13**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Preston Village HOA  
xxxxx0314  
1800 Preston Park Blvd Ste 101  
Plano, TX 75093

Synchrony Bank/Care Credit  
xxxxxxxxxxxxx2375  
Attn: Bankruptcy Dept  
PO Box 965061  
Orlando, FL 32896

Veterans Adm. Dept of Veteran's Affairs  
Regional Office Finance Sec. (24)  
One Veterans Plaza  
701 Clay Avenue  
Waco, TX 76799-0001

Progressive Leasing  
256 West Data Drive  
Draper, UT 84020

Synchrony Bank/TJX  
xxxxxxxxxxxxx4652  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Victoria Secret  
PO Box 659728  
San Antonio, Texas 78265-9728

Resource One Credit Union  
xxxxxx0143  
7518 Ferguson Rd  
Attn: Bankruptcy Dept/ Sidney Burkins  
Dallas, TX 75228

United Revenue Corp  
xxx1868  
204 Billings St  
Suite 120  
Arlington, TX 76010

Shelia Page  
920 E Park Blvd #210  
Plano, TX 75074

United Revenue Corp  
xxx6064  
204 Billings St  
Suite 120  
Arlington, TX 76010

Snap Finance  
1760 W 2100 S#26561  
Salt Lake City, UT 84199

US Dept of Education  
xxxxxxxxxxxxx1174  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

SNAP RTO LLC  
PO Box 26561  
Salt Lake City, UT 84126

US Dept. of Hud - Title 1  
52 Corporate Circle  
Albany, NY 12203-5121

Stephanie Mullinax  
1400 FM 424 #124  
Crossroads, TX 76227

Usaa Federal Savings Bank  
xxxxxxxxxxxxx8330  
Attn: Bankruptcy  
10750 McDermott Freeway  
San Antonio, TX 78288

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Erika Antoinette Kennedy**

CASE NO. **18-45078-13**

CHAPTER **13**

**Certificate of Service**

I, the undersigned hereby certify that a copy of the foregoing Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines was served upon the following parties of interest via 1st class mail.

Date: 1/11/2019

/s/ Richard Weaver

**Richard Weaver**

Attorney for the Debtor(s)

3439 Mcfarlin Units LLC  
920 E Park Blvd #210  
Plano, TX 75074

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Comenity Bank/Victoria Secret  
Attn: Bankruptcy Dept  
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Attorney General of Texas  
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Centralized Bankruptcy  
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450  
Houston, TX 77060

Dept of Ed/Aspire Resources Inc  
Attn: Bankruptcy  
PO Box 659705  
West Des Moines, IA 50265

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Erika Antoinette Kennedy**CASE NO. **18-45078-13**CHAPTER **13****Certificate of Service**

(Continuation Sheet #1)

FHA Single Family Loan Mtg -  
US Dept of Housing & Urban HUD  
801 Cherry St Unit 45  
Fort Worth, TX 76102-6882

IRS  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

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Attn: Claims  
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Lincoln, NE 68501

Fingerhut  
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Saint Cloud, MN 56395

IRS- Special Procedures Staff  
Bankruptcy: Mail Code 502DAL  
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Plano, TX 75026-0928

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Chesterfield, MO 63005

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Dallas, TX 75243

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256 West Data Drive  
Draper, UT 84020

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Erika Antoinette Kennedy**

CASE NO. **18-45078-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #2)

Resource One Credit Union  
7518 Ferguson Rd  
Attn: Bankruptcy Dept/ Sidney Burkins  
Dallas, TX 75228

Synchrony Bank/TJX  
Attn: Bankruptcy Dept  
PO Box 965060  
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